Supplemental Pension Plan Description

Introduction
The ExxonMobil Supplemental Pension Plan (SPP) is an unfunded plan designed to provide payment to you if your ExxonMobil Pension Plan (EMPP) benefit is restricted due to IRS-prescribed limits. The SPP is a separate plan from the EMPP, and is governed by its own terms and provisions. The fact that this summary of the SPP is contained within the summary plan description for the EMPP does not indicate that they are part of the same plan or that the terms of the EMPP in any way control the operation of the SPP.

IRS Limits
There are two legally-required IRS limits that apply to the EMPP benefit: a compensation limit and a benefits limit.

1. The compensation limit restricts the amount of compensation that can be used in the EMPP benefit formula.

2. The benefits limit restricts the amount of benefits that can be paid from the EMPP.

If either or both of these IRS limits reduces the amount that can be paid from the EMPP, the amounts calculated under the EMPP benefit formula in excess of these limits may be payable from the SPP.

Eligibility:
You are eligible to receive benefits under the SPP only if you terminate employment as a retiree. If you terminate employment before attaining retiree status, you are not eligible for benefits from the SPP, even if your EMPP benefit exceeds the IRS limits. Your SPP benefit can also be forfeited if you are determined to have engaged in detrimental activity.

Benefit Formula:
Your SPP benefit is determined by first calculating your basic pension benefit under the EMPP (as described in the EMPP SPD) disregarding any reductions or limitations based on the IRS limits described above. Your EMPP basic pension benefit is then calculated again, but this time with the IRS limits applied. The difference between the two amounts is your SPP benefit, expressed as a monthly amount payable as a Basic Annuity starting at age 65.

The SPP benefit may be offset or reduced if you participated in a separate non-U.S. pension plan or other non-tax-qualified plan.

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Form of Payment
Even though the result of the SPP benefit formula is an annuity, your SPP benefit is paid only as a lump sum. The factors and procedures used to convert the annuity determined under the SPP formula into a lump sum payment are the same ones used for the calculation of the EMPP lump sum.

If you terminated employment prior to 2005 with an SPP benefit, you may elect to receive your SPP benefit in the form of an annuity.

Timing of Payment:
Payments under the SPP will be processed as soon as practicable upon the following events:

1) your retirement from the company; or

2) if you retire on account of long-term disability prior to the first of the month in which you attain age 55, the first of the month in which you attain age 55

Payment of SPP benefits, unlike EMPP benefits, cannot be deferred to a later date.

By law, certain senior employees cannot receive the SPP benefit until the earlier of (1) 6 months following their retirement date or (2) their date of death.

Reductions for early commencement
If you retire before age 60, the SPP benefit will be reduced based on the early retirement factors specified in the EMPP.

Death benefits
If you die with entitlement to a Pension Death Benefit under the EMPP that is restricted by the IRS limits described above, the excess of that Pension Death Benefit that cannot be paid from the EMPP will be paid under the SPP to your designated beneficiary(ies) in a lump sum.

If you have not named a beneficiary prior to your death, your SPP death benefit will be paid to the first of the following who survive you:

- your spouse
- your children and the children of a child who died before you
- your parents
- your siblings and the children of a sibling who died before you
- the executors or administrators of your estate

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While still an employee, you can obtain a “Special Beneficiary Designation Form” by calling 1-800-262-2363 and selecting Option 3, or by sending an email to hr.retirement.services@exxonmobil.com. Once you have retired you can obtain a form by calling 1-800-262-2847.

**Tax treatment:**
The benefits from the SPP are non-tax qualified. As such, they may not be rolled over into an IRA and are taxed as ordinary income when paid.

**Benefit Claims Procedure**

**Filing a Claim**
If you believe you are being denied a benefit, in whole or in part, to which you are entitled under the SPP, you may file a claim for the benefit with the Benefits Administration Manager. All claims must be filed in writing (emails are not acceptable), and submitted to the Benefits Administration Manager at P.O. Box 64111, Spring, TX 77387-4111.

The Benefits Administration Manager will review your claim and respond to you within a reasonable period of time, normally within 90 days after receiving your claim. If your claim is denied completely or partially, you will receive written notice of the decision. The notice will describe:
- The specific reasons for the denial and the provisions upon which they are based.
- Any additional information or material that is needed to validate the claim and the reason that information is required.
- The process for requesting an appeal.

If the Benefits Administration Manager needs additional time to decide on your claim because of special circumstances, you will be notified within the original 90-day period. You will receive a response no later than 180 days after your claim was received initially.

**Filing a Mandatory Appeal**
If your claim has been denied, in whole or in part, you or your designated representative may appeal the decision to the Plan Administrator. **Your written appeal must be made within 60 days after you receive the initial notice of denial.** You should include the reasons why you believe the benefit should be paid and information that supports, or is relevant to, your request. You may also request reasonable access to, and copies of, information relevant to your claim. Your appeal should be submitted to the Plan Administrator at P.O. Box 64111, Spring, TX 77387-4111. **If you do not file the appeal within 60 days, your appeal will not be considered.**
Within 60 days of receiving a request for review, the Plan Administrator will make a decision. If additional time is needed, you will be notified in writing of the special circumstances that require an extension and you will receive a response as soon as administratively possible. The decision will be written in plain language and will refer to the pertinent plan provisions on which it is based. If your appeal is denied, you or your representative may review any plan documents, records, or information reviewed in making the determination.

**Authority of Plan Administrator**
The Plan Administrator has the discretionary authority to determine eligibility for benefits, to construe and interpret the terms of the SPP in its application to any participant or beneficiary, and to decide any and all claim appeals.